



2026 Dental Plans

Montana Small Groups | 1–50

Dental plans to support your whole health



Your choice. You can pair our dental plans with the health plans you offer your employees, or select dental-only.

Freedom to see any dentist

Our Dental Choice plans give your employees the option to see any licensed dentist. They are high-value options for employees who place a priority on choice.

Give your employees a Voluntary Dental option

Not looking to offer a dental plan, but want to give your employees a dental option? Voluntary Dental may be just what you need.

With this option, your employees pay the full premium as if they were buying their own dental plan, but they get plan benefits that typically come with a group dental plan.

Voluntary Dental is available with Choice plans, excluding plans with “Plus” in the name. Ten or more employees must enroll, and additional guidelines and requirements apply.

What’s covered?

Here is a brief list of services and treatments most commonly asked about. For more details, search Montana small group plans at [PacificSource.com](https://www.pacificsource.com).

Class I: Preventive Services

- Exams and x-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealant on bicuspids and permanent molars (kids through age 18 only)
- Brush biopsies

Class II: Basic Services

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings, including composite
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services

- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans; kids through age 18)

Cosmetic Orthodontia

- Available to groups with 26–50 enrolled employees
- Available with any dental plan purchased direct through PacificSource (except Core and Kids plans)
- \$1,000 lifetime max, 12-month exclusion period for adults age 19 and older; exclusion period reduced or eliminated with prior orthodontia coverage

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	Dental Choice Core	Dental Choice 0-20-50 750	Dental Choice 0-20-50 1000 or 0-20-50 1500	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500	Kids Dental Choice 0-20-50 or 20-40-50 (members age 18 and younger)
	No network needed	No network needed	No network needed	No network needed	No network needed	No network needed
Group Size Required for Standalone Policy	1+	1+	1+	1+	1+	1+
	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER
Annual Deductible Individual / Family	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$25 / \$75	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit Per person, age 19 and older	\$500 on Class II services	\$750	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500	N/A
Pediatric Out-of-Pocket Maximum Individual / Family, age 18 and younger	\$450 / \$900	\$450 / \$900	\$450 / \$900	\$450 / \$900	\$450 / \$900	\$450 / \$900
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:
Class I Services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full or 20%
	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:
Class II Services	20%	20%	20%	20%	20%	20% or 40%
Class III Services	50% (age 19+ not covered)	50%	50%	50%	50%	50%
Adult Exclusion Period Per person, age 19 and older	Class II: 6 months	Class II: 6 months; Class III: 12 months	Class III: 12 months	None	None	N/A
Cosmetic Orthodontia*	N/A	Optional; \$1,000 lifetime max	Optional; \$1,000 lifetime max	Optional; \$1,000 lifetime max	Optional; \$1,000 lifetime max	N/A

*Additional eligibility requirements may apply.

This is a brief summary. For more details, contact us at MontanaSales@PacificSource.com, or search small group plans at PacificSource.com.

Accessibility help: for assistance reading this chart or the rest of the document, please call us at **888-977-9299**, TTY: 711. We accept all relay calls.



We're here to help.

Contact our team or your broker for a quote.

We're available Monday through Friday, from 8:00 a.m. to 5:00 p.m.

Phone: 888-728-5908

TTY: 711. We accept all relay calls.

Email: MontanaSales@PacificSource.com

PacificSource.com